Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goveri identif	the name that is on your nment-issued picture ication (for example,	Brian First name Michael	First name
passp	river's license or ort).	Middle name	Middle name
identif	your picture ication to your meeting ne trustee.	Macievic Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>0436</u>	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
1001111		9 xx - xx	9 xx - xx

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Document Macievic Brian Michael Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	3	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2246 North Silver Oaks Drive Number Street	Number Street
		Round Lake Beach IL 60073 City State ZIP Code	City State ZIP Code
		LAKE County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1 Brian Michael Document Macievic

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Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file	■ Chap	■ Chapter 7					
	under	☐ Chapter 11						
		☐ Chap	☐ Chapter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	local yours subm with	court for self, you nitting you a pre-p	or more details ab u may pay with ca our payment on y rinted address. y the fee in instal	out how you may p sh, cashier's check our behalf, your att	Please check with the clerk's office in your pay. Typically, if you are paying the fee k, or money order. If your attorney is torney may pay with a credit card or check ose this option, sign and attach the in Installments (Official Form 103A).		
		By la less t pay t	w, a jud than 15 he fee	dge may, but is no 0% of the official in installments). If	ot required to, waive poverty line that ap you choose this of	est this option only if you are filing for Chapter 7. e your fee, and may do so only if your income is oplies to your family size and you are unable to ption, you must fill out the <i>Application to Have the</i> 3) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District	None	When	Case Number		
						MM / DD / YYYY		
			District	None	When	Case Number		
						MM / DD / YYYY		
			District		When	Case Number		
						MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is	☐ Yes.				Relationship to you		
	not filing this case with you, or by a business parter, or by affiliate?		District		When	Case Number, if known		
	diffiato.		Debtor			Relationship to you		
						Case Number, if known		
						MM / DD / YYYY		
11.	Do you rent your residence?	□ No. ■ Yes.			d an eviction judgmer	nt against you and do you want to stay in your		
				No. Go to line 12. Yes. Fill out <i>Initial St</i> his bankruptcy petiti		viction Judgment Against You (Form 101A) and file it with		

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Debtor 1 Brian Michael Document Macievic Page 4 of 58

Case Number (if known)

12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of l	business	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	to and poulon.		City		State Zip Code
			Check the appropriate	box to describe your business:	
			☐ Health Care Bus	iness (as defined in 11 U.S.C. § 101(2	7A))
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 10	(51B))
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))	
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	/e	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	11, but I am NOT a small business de	-
Par	Report if You Own or Hav	e Any Hazard	lous Property or Any Prop	perty That Needs Immediate Attention	
				•	
14.	Do you own or have any property that poses or is	No.			
	alleged to pose a threat of imminent and	Yes.	What is the hazard?		
	indentifiable hazard to				
	public health or safety?				
	Or do you own any property that needs immediate attention?		If immediate attention is	needed, why is it needed?	
	Or do you own any property that needs		If immediate attention is	needed, why is it needed?	
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is Where is the property?		
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building				
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building				State ZIP Code

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Debtor 1

Michael Brian

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Case Number (if known) _

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Brian Michael Document Macievic

Debtor 1

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	riist Name	Middle Name Last Name						
Pai	t 6: Answer These Questions	for Reporting Purposes						
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.						
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investmentNo. Go to line 16c.						
		Yes. Go to line 17.						
		16c. State the type of debts you o	owe that are not consumer debts or but	siness debts.				
17.	Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.					
	Do you estimate that after any exempt property is		ter 7. Do you estimate that after any exester are paid that funds will be available					
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	■No. □Yes.						
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000				
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion				
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion				
Pai	T7: Sign Below							
For	you	I have examined this petition, and correct.	I I declare under penalty of perjury that	the information provided is true and				
			pter 7, I am aware that I may proceed, i understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed				
			I did not pay or agree to pay someone and read the notice required by 11 U.S.C	who is not an attorney to help me fill out § 342(b).				
		I request relief in accordance with	the chapter of title 11, United States C	code, specified in this petition.				
			in fines up to \$250,000, or imprisonme	money or property by fraud in connection ent for up to 20 years, or both.				
		/s/ Brian Michael Mac Signature of Debtor 1	sievic 🗶	Signature of Debtor 2				
		Executed on03/09/2010	6	Executed on				

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Debtor 1 Brian Michael Macievic Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Marc Adam Affolter	Date	Date: 03/15/20	Date: 03/15/2016		
Signature of Attorney for Debtor	Date	MM / DD / YYYY			
Marc Adam Affolter					
Printed name			•		
Geraci Law L.L.C.					
Firm name			•		
55 E. Monroe St., #3400					
			•		
Number Street					
Number Street					
		60603			
Number Street Chicago City	IL State	60603 ZIP Code			
Chicago	State	ZIP Code	cilaw.com		
Chicago	State		cilaw.com		
Chicago	State	ZIP Code	cilaw.com		

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Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Brian	Michael	Macievic
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B	\$0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 121,091
1с. Сору	v line 63, Total of all property on Schedule A/B	\$ 121,091
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$128,735
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$56,981
	Summarize Your Liabilities	
Part 3:	Outminuting 1944 Elabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$1,970.58
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$1,740.00

Case 16-08867 Doc 1 Filed 03/15/16 Entered 03/15/16 14:39:57 Desc Main Page 9 of 58 Document Brian Michael Debtor 1 Macievic Case Number (if known) _ First Name Middle Name Last Name <u>AssetsAmount</u> **EntriesDescription LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official

	Total claim
From Part 4 of Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_1,984.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Total. Add lines 9a through 9f.	\$_1,984.00

\$ 2,666.95

Fill in this in	Caco 16 09			Entered 03/15/16 1 0 of 58	14:39:57	Desc	Main	
				0 01 30				
Debtor 1	Brian First Name	Michael Middle Name	Macievic Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	s Bankruptcy Court for the : _	NORTHERN District	of <u>ILLINOIS</u> (State)					
Case Numbe	er					_	Check if this imended fili	
	orm 106A/B					c	imenaea iii	ng
	le A/B: Prope	rty						12/15
category where	e you think it fits best. B r supplying correct info our name and case num	Be as complete and ac rmation. If more spac ber (if known). Answe	ccurate as possible. If two ma e is needed, attach a separat	fits in more than one category, arried people are filing together e sheet to this form. On the top we an Interest In	r, both are equ	ually		
01. Do you o	wn or have any legal or	equitable interest in a	any residence, building, land,	or similar property?				
Yes.	Describe							
4444.0	and Orang		What is the property? Checo Single-family home	k all that apply.		ct secured claim of any secured o		
	escent Court ress, if available, or other de	scription	Duplex or multi-unit buildin	g		ho Have Claims		
			Condominium or cooperati	ve	Current val		Current va	
			Manufactured or mobile ho	ome	entire propo	erty?	portion you	ı own?
	ake Beach	IL 60073	Land		\$	101,896.00	\$	50,948.00
City		State ZIP Code	Investment property Timeshare					
County			Other			e nature of yo ch as fee sim		-
,			Who has an interest in the	nronerty? Check one	-	es, or a life es	-	=
			Debtor 1 only	oneck one.				
			Debtor 2 only					
			Debtor 1 and Debtor 2 only	/		if this is a con	nmunity pro	perty
			At least one of the debtors	and another	(see ins	structions)		
			Other information you wish property identification num	to add about this item, such a ber:	s local	_		
2. Add the do	ollar value of the portion	you own for all of yo	ur entries fro Part 1, includin	g any entries for pages				
					>			\$50,948.00
Part 2:	Describe Your Vehicles							
-	-	-	=	registered or not? Include any ecutory Contracts and Unexpired				
No.	s, trucks, tractors, spor	t utility vehicles, moto	orcycles					
Yes.	Describe Make:	Chevrolet	Who has an interest in the	property? Check one.	Do not dedu	ct secured claim	s or exemptior	ıs. Put
	Model:	Sonic	Debtor 1 only		the amount of	of any secured o	laims on Sche	edule D:
,	Year:	2016	Debtor 2 only		Current valu		Current val	
	Approximate Mileage:	1,000	Debtor 1 and Debtor 2 only		entire prope		portion you	
	Other information:		At least one of the debtors	and another	\$	16,470.00	\$	16,470.00
	Carol mornidadil.		Check if this is commu instructions)	nity property (see	*		-	
I	<u> </u>		_					

Brian

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Desc Main

First Name Middle Name

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_Macievic
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04.		Boats, trailers, mot	homes, ATVs and other recreational vehicles, other vehicles, and accessories ors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories			
5. 4			portion you own for all of your entries fro Part 2, including any entries for pages			\$ 16 470 00
	you have at	tached for Part	2. Write that number here>			\$ 16,470.00
	Part 3:	Describe Your Pe	rsonal and Household Items			
Do	you own o	have any legal	or equitable interest in any of the following items?	po Do	urrent value of ortion you own on the deduct secundary exemptions	?
06.	Examples:		nishings urniture, linens, china, kitchenware			
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set	\$700	\$	700.00
07.	collections;	Televisions and rac electronic devices	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		-	
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone	\$700	\$	700.00
08.		Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles			
09.	Examples:		hobbies iic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		\$	0.00
10.	Firearms		guns, ammunition, and related equipment		\$	0.00
	Yes.	Describe			\$	0.00
11.	No.		furs, leather coats, designer wear, shoes, accessories			
	Yes.	Describe	Everyday clothes	\$150	\$	150.00
12.	Examples: gold, silver	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	Yes.	Describe	Wedding band, watch.	\$75	\$	75.00
13.	Non-farm a Examples:	animals Dogs, cats, birds, h	norses		v	
	Yes.	Describe	1 dog.	\$0	\$	0.00

Brian

Case 16-08867 Doc 1

Middle Name

Desc Main

First Name

		- 1	Т

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14.	No.	personal and h	ousehold items you did no	t already list, including any health aids you did not list	
	Yes.	Describe			\$ 0.00
			-	i, including any entries for pages you have attached	\$1,625.00
	art 4:	escribe Your Fir	nancial Assets		
		have any legal	or equitable interest in ar	y of the following?	Current value of the
-	, ou o o.	nave any legal	or oquitable interest in a	y or the loneing.	portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples: No.	Money you have ir	n your wallet, in your home, in a	safe deposit box, and on hand when you file your petition	
	Yes.	Describe			\$ 0.00
17.	Deposits of	f money			
				rtificates of deposit; shares in credit unions, brokerage houses, ith the same institution, list each.	
	Yes.	Describe	Account Type:	Institution name:	
			Checking Account Savings Account	Consumers COOP Credit Union Consumers COOP Credit Union	\$ \$ 0.00 \$ 0.00
			Checking Account	Chase	
			Oncoking Account	Ondo	\$\frac{1,100.00}{2}\$
18.	Bonds, mu	tual funds, or p	ublicly traded stocks		<u> </u>
		Bond funds, invest	tment accounts with brokerage	firms, money market accounts	
	No.	Danadha	Institution or issuer name.		
	Yes.	Describe	Institution or issuer name:		\$ 0.00
19.	Non-public No.			nted and unincorporated businesses, including an interest in	·
	Yes.	Describe	Name of Entity and Percei	nt of Ownership:	\$ 0.00
20.	Governmer	nt and corporat	e bonds and other negotia	ble and non-negotiable instruments	\$ <u> </u>
	Negotiable i	nstruments includ	le personal checks, cashiers' ch	necks, promissory notes, and money orders.	
	Non-negotia No.	able instruments a	re those you cannot transfer to	someone by signing or delivering them.	
	Yes.	Describe	Issuer name:		
					\$0.00
21.		or pension acc nterests in IRA, E		nrift savings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Instit	ution name:	
22	Coourity da	nocite and are	novmente		\$ <u>0.0</u> 0
22.	Your share		osits you have made so that you	u may continue service or use from a company illities (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individu	ual:	
23.	Annuities (A contract for a	a periodic payment of mor	ey to you, either for life or for a number of years)	\$0.00
	Yes.	Describe	Issuer name and description	on:	
24.	Interests in	an education l	·	elified ABLE program, or under a qualified state tuition program	\$0.00 n.
	No.				
	Yes.	Describe	Institution name and descri	iption. Separately file the records of any interests.11 U.S.C. § 521	1(c): \$00

Brian

Case 16-08867

Doc 1

First Name

Middle Name

Document Last Name

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25.		or future interests in property (other than anything listed in line 1), and rights or powers	
	No.		
	Yes. Descr	ribe	\$ 0.00
26.	Patents, copyright	nts, trademarks, trade secrets, and other intellectual property	<u> </u>
	Examples: Internet of	domain names, websites, proceeds from royalties and licensing agreements	
	No.		
	Yes. Descr	ribe	
			\$0.00
27.		ses, and other general intangibles permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	No.	politics, oxolabite incollect, desperative accordation florings, liquor incollect, professional incollect	
	=	ribe	
			\$0.00
Мо	ney or property ow	ved to you?	Current value of the
			portion you own?
			Do not deduct secured claims
			or exemptions
28.	Tax refunds owed	d to you	
	No.		
	Yes. Descr	ribe	
	_		\$0.00
29.	Family support		
		e or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.		
	Yes. Descr	ribe	\$ 0.00
30.	Other amounts so	omeone owes you	\$
٠		wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	
		efits; unpaid loans you made to someone else	
	No.		
	Yes. Descr	ribe	
		L. C.	\$ <u>0.00</u>
31.	Interest in insuran	nce policies disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.	Company Name & Beneficiary:	
	=	ribe	
			\$ 0.00
32.	Any interest in pro	operty that is due you from someone who has died	
	-	ficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	No.	omeone has died.	
	_	riba	
	Yes. Descr	ribe	\$ 0.00
33.	Claims against thi	ird parties, whether or not you have filed a lawsuit or made a demand for payment	<u> </u>
	_	ts, employment disputes, insurance claims, or rights to sue	
	No.		
	Yes. Descr	ribe	
			\$ <u>0.0</u> 0
34.		and unliquidated claims of every nature, including counterclaims of the debtor and rights	
	No.		
	Yes. Descr	ribe	\$ 0.00
35	Any financial acco	ets you did not already list	<u> </u>
JJ.	No.	ow you am not an early not	
	=	ribe	
			\$0.00
36.	Add the dollar valu	ue of all of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. Write tha	nat number here>	\$1,100.00

Brian

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Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No.	
Yes.	
	Current value of the portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned	
No.	
Yes. Describe	
	\$0.00
39. Office equipment, furnishings, and supplies	
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electro	nic devices
No.	
Yes. Describe	
	\$0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
No.	
Yes. Describe	
	\$0.00
41. Inventory	
No.	
Yes. Describe	0.00
42 Interests in partnerships or isint ventures	\$0.00
42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	\$ <u>0.0</u> 0
No.	
Yes. Describe	\$ 0.00
44. Any business-related property you did not already list	ş <u> </u>
No.	
Yes. Describe	
Too. Bestime	\$ 0.00
	· · · · · · · · · · · · · · · · · · ·
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	> \$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	
47 Farm animals	\$0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	
Tes. Describe	\$ 0.00
48. Crops—either growing or harvested	<u> </u>
No.	
Yes. Describe	
	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No.	
Yes. Describe	
_	\$0.00

50. Farm and fishing supplies, chemicals, and feed No.		
Yes. Describe		\$ 0.00
51. Any farm- and commercial fishing-related property you did not already list		<u> </u>
No. Yes. Describe		
		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for	pages you have attached	
for Part 6. Write that number here	>	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not Li	st Above	
53. Do you have other property of any kind you did not already list?		
Examples: Season tickets, country club membership No.		
Yes. Describe		\$ 0.00
Co. Add the dellar value of all of vary entries from Dark 7. Write that mumber have		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here .		ψ0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 50,948.00
56. Part 2: Total vehicles, line 5	\$ 16,470.00	
57. Part 3: Total personal and household items, line 15	\$ 1,625.00	
58. Part 4: Total financial assets, line 36	\$ 1,100.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 19,195.00	\$ 19,195.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$70,143.00
		. , ,

Official Form 106A/B Record # 703443 Schedule A/B: Property Page 6 of 6

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Fill in this information to identify your case:							
Debtor 1	Brian	Michael	Macievic				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)				
Case Number	r		— (e.a.e)				
(If known)							

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
or any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2016 Chevrolet Sonic with over 1,000 miles	\$ <u>16,470</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>700</u>	 \$	735 ILCS 5/12-1001(b) - \$700.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 700	<u></u> \$	735 ILCS 5/12-1001(b) - \$700.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Everyday clothes	<u>\$_150</u>		735 ILCS 5/12-1001(a),(e) - \$0.00
ine from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
	Pacord # 703443			Page 1 of

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Brian Debtor 1

Michael Middle Name

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Document

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$75.00 Brief Wedding band, watch. description: \$ 75 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$0.00 Brief **\$** 0 description: 100% of fair market value, up to Line from 13 Schedule A/B: any applicable statutory limit Brief Checking Account, Consumers 735 ILCS 5/12-1001(b) - \$0.00 COOP Credit Union, 0.00 \$ 0 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Savings Account, Consumers 735 ILCS 5/12-1001(b) - \$0.00 \$ 0 COOP Credit Union, 0.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$2,200.00 Brief Checking Account, Chase, \$ 1,100 \$ 2,200 1,100.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \square No ☐ Yes. 703443 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in this in	Caco 16 0996 Iformation to identify your o		Eilad 02/15/16	Entered 03/15/1 8 of 58	L6 14:39:57	Desc Main	
Dahtard	Brian	Michael	Macievic				
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)		Middle Name	Last Name				
(Spouse, II IIIIIg)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : <u>NC</u>	ORTHERN Distric	ct of <u>ILLINOIS</u> (State)				
Case Number	r					Check if thi	
(If known)	4005					amended fi	ling
Official F	<u>orm 106D</u>						
chedule	D: Creditors Wh	o Have Cla	aims Secured by F	Property			12/15
			eople are filing together, both Page, fill it out, number the e			nv	
	es, write your name and cas				оп шо тор от ш	,	
1. Do any cre	ditors have claims secured	by your propert	ty?				
No. Ch	neck this box and submit this	form to the cour	t with your other schedules. Yo	ou have nothing else to repo	rt on this form.		
Yes. Fil	II in all of the information belo	ow.					
	List All Secured Claims						
Part 1:	List All Secured Claims				Column A	Column A	Column C
2. List all se	cured claims. If a creditor ha	as more than one	e secured claim, list the credito	r separately	Amount of claim	Value of collateral	Unsecured
		•	ar claim, list the other creditors		Do not deduct the	that supports this	portion
As much a	as possible, list the claims in	aipnabeticai orde	er according to the creditors na	ame.	value of collateral	claim	If any
2.1 Central	LOAN Admin & R	D	escribe the property that secure	es the claim:	\$ 96,535.00	\$ <u>101,896.00</u>	\$ <u>0.00</u>
Creditor's		1	114 Crescent Court Round Lak	ke Beach IL 60073 -			
425 Phi Number	Illips Blvd Street	Pi	rimary Residence				
Number	outet	_	s of the date you file, the claim	ic: Check all that apply			
		^~	Contingent	із. Спеск ан шасарріу.			
Ewing		8618	Unliquidated				
City	State Z	ip Code	Disputed				
Who owes	s the debt? Check one.	N:	ature of Lien. Check all that apply	y.			
Debtor	•		An agreement you made (such a	s mortgage or secured			
Debtor	2 only 1 and Debtor 2 only	Г	car loan) Statutory lien (such as tax lien, m	nechanic's lien)			
=	t one of the debtors and another		Judgment lien from a lawsuit	iconanie s lieny			
_		Ī	Other (including a right to offset)				
	if this claim relates to a unity debt						
	was incurred2013-201	5 La	ast 4 digits of account number	0239			
2.2 GM Fin	ancial	D	escribe the property that secure	es the claim:	\$ 32,000.00	\$ <u>16,470.00</u>	\$ _15,530.00
Creditor's 801 Che	Name erry St. # 3500	20	016 Chevrolet Sonic with over	1,000 miles			
Number	Street						
		A:	s of the date you file, the claim	is: Check all that apply.	_		
Fort Wo	orth TX 76	s102	Contingent				
City	State Z		Unliquidated				
		Ĺ	Disputed				
Who owes Debtor	the debt? Check one.	N:	ature of Lien. Check all that apply An agreement you made (such a				
Debtor	•		car loan)	o mongage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and another		Judgment lien from a lawsuit				
Check	if this claim relates to a		Other (including a right to offset)				
	unity debt						
Date Debt	was incurred	_ La	ast 4 digits of account number				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>128,535.00</u>

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2.3	Village of Round Lake Beach	Describe the property that secures the claim:	<u>\$ 200.00</u>	\$ <u>101,896.00</u>	<u>\$ 200.00</u>	
	Creditor's Name 1937 N. Municipal Way	1114 Crescent Court Round Lake Beach IL 60073 - Primary Residence				
	Number Street	,				
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Round Lake Beach IL 60073	Unliquidated				
	City State Zip Code	Disputed				
١ ١	Who owes the debt? Check one.	Nature of Lien. Check all that apply.				
	Debtor 1 only	An agreement you made (such as mortgage or secured				
	Debtor 2 only	car loan)				
[Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)				
ļ [At least one of the debtors and another	Judgment lien from a lawsuit				
-		Other (including a right to offset)				
	Check if this claim relates to a community debt					
	Date Debt was incurred	Last 4 digits of account number				
Part 24 List Others to Be Notified for a Debt That You Already Listed						

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>128,735.00</u>

Part 2:

		Caso 16 099		1 Filad 02/15/16	Entered 03/15/16 14:3	39:57	Desc Main	
FIII I	n this int	formation to identify your	' case:		0 of 58			
Debt	tor 1	Brian	Michael	Macievic				
		First Name	Middle Name	Last Name				
Debt	tor 2							
(Spou	se, if filing)	First Name	Middle Name	Last Name				
Unite	ed States I	Bankruptcy Court for the :t	NORTHERN_ Dis	strict of <u>ILLINOIS</u>				
Case	e Number			(State)			Check if t	this is an
	nown)						amended	ł filing
Offic	ial Fo	orm 106E/F						
			.,					12/15
				Unsecured Claims	s and Part 2 for creditors with NONPF	DIODITY alai	ima	
ist the / <i>B: Pro</i> reditor eeded	other pa operty (C s with pa , copy th ny additi	arty to any executory con Official Form 106A/B) and artially secured claims th	tracts or unexp on Schedule G at are listed in t, number the el ame and case n	ired leases that could result in Executory Contracts and Une Schedule D: Creditors Who Havantries in the boxes on the left. A number (if known).	a claim. Also list executory contracts expired Leases (Official Form 106G). I we Claims Secured by Property. If mo etach the Continuation Page to this p	on <i>Schedul</i> Do not includ re space is	<i>l</i> e de any	
	••	litors have priority unsec						
	-	to Part 2.		,				
┌		to rait 2.						
	Yes.	our priority upsecured cla	aims If a credito	or has more than one priority uns	ecured claim, list the creditor separatel	v for each cl	aim For	
	_			• •	iority amounts, list that claim here and	-		
		•		•	ng to the creditor's name. If you have n			
			-	art 1. If more than one creditor ho tructions for this form in the instru	lds a particular claim, list the other cred	litors in Part	3.	
(, c	i an oxpi	iditation of odon type of or	ann, 000 the mor		·	otal claim	Priority	Nonpriority
							amount	amount
Part	2: L	ist All of Your NONPRIORI	TY Unsecured Cl	laims				
3. Do	any cred	litors have nonpriority ur	nsecured claims	s against you?				
П	No. You	u have nothing to report in	this part. Subm	nit this form to the court with your	other schedules.			
	Yes.							
4. Lis	t all of yo	our nonpriority unsecure	d claims in the	alphabetical order of the creditor	or who holds each claim. If a creditor I	has more tha	an one	
			· ·	•	listed, identify what type of claim it is. I			
		Part 1. If more than one cr it the Continuation Page o	•	articular claim, list the other credi	itors in Part 3.If you have more than thr	ee nonpriorit	ty unsecured	
Cia	1113 1111 00	it the Continuation rage of	ir ait Z.					Total claim
4.1	ADT Se	curity Services		Last 4 digits of account number				\$ <u>500.00</u>
	Creditor's N			When was the debt incurred?				
	Number	Street		When was the dept incurred:				
				As of the date you file, the claim	is: Check all that apply			
				Contingent	is. Oncor all that apply.			
	Pittsburg		15250	Unliquidated				
w	City ho owes	State the debt? Check one.	Zip Code	Disputed				
	Debtor 1	only		_				
	Debtor 2	? only		Type of NONPRIORITY unsecure	d claim:			
	Debtor 1	and Debtor 2 only		Student loans				
	=	one of the debtors and anothe	er	Obligations arising out of a separ	-			
L	_	if this claim relates to a inity debt		that you did not report as priority Debts to pension or profit-sharing				
Is		n subject to offest?		Penra to benatou or brout-suguité	g pians, and other similal debts			
	No			Other. Specify Services Rer	ndered			
	Yes			_				

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Asset Recovery Solutions	Last 4 digits of account number	<u>\$ 200.00</u>
	Creditor's Name		
	2200 W. Devon Ave., #200	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Des Plaines IL 60018	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=	Time of NONDRIORITY are county alsim.	
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.3	CAP1/Hlzbg	Last 4 digits of account number NULL	\$ 1,474.00
	Creditor's Name	When was the debt incurred? 2012-2016	
	26525 N Riverwoods Blvd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Mattaura II 00045	Contingent	
	Mettawa IL 60045	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
_	Yes DANK LICA N	MIII I	÷ 770 00
4.4	Capital ONE BANK USA N	Last 4 digits of account number <u>NULL</u>	\$ <u>770.00</u>
	Creditor's Name 15000 Capital One Dr	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Richmond VA 23238	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Candid Cond on Candid Line	
	_	Other. Specify Credit Card or Credit Use	
	Yes		

Schedule E/F: Creditors Who Have Unsecured Claims

Filed 03/15/16 Entered 03/15/16 14:39:57 Desc Main Case 16-08867 Doc 1 Page 22 of 58 Case Number (if known) **Document** Brian Michael Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5	Chase CARD	Last 4 digits of account number NULL	\$ 2,816.00
	Creditor's Name		
	Po Box 15298	When was the debt incurred? 2013-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	ls the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
j	Yes	Sales. Spoonly	
4.6	Comcast	Last 4 digits of account number	\$ 500.00
4.0	Creditor's Name		T
	5330 E. 65th St.	When was the debt incurred?	
		When was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Indianapolis IN 46220		
	City State Zip Code	Unliquidated	
١ ,	Who owes the debt? Check one.	Disputed	
1 1	Debtor 1 only		
	= '		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 1	Is the claim subject to offest?		
	No	Other, Specify Utility Bills/Cellular Service	
	Yes	Other. Specify Utility Bills/Cellular Service	
4-	Consumers COOP CRED UN	Last 4 digits of account number NULL	\$ 1,462.00
4.7		Last 4 digits of account number NULL	φ 1, το 2.00
	Creditor's Name	When was the debt incurred? 2012-2016	
	2750 Washington St	When was the debt incurred? 2012-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Waukegan IL 60085		
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
1 1	Debtor 1 only		
		Turns of MONDRIADITY are sound alsima	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐ .	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
1 '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	=	Other, Specify Ordan Said of Ordan Said	
	Yes		

Record # 703443

Debtor 1	Brian	Case 16-08867	Doc 1	Filed 03/15/16 Document	Entered 03/15/16 14:39:57 Page 23 of 58 Page 23 of 58		
	First Name	Middle Name		Last Name			
Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After list	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						
4.8	Consumer	s COOP CRED UN	_ Las	t 4 digits of account number	NULL	\$	

After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, an	nd so forth.	Total Claim
4.8	Consumers COOP CRED UN	Last 4 digits of account number	NULL	\$ <u>2,226.00</u>
	Creditor's Name	Miles and the deleting and the	2013-2016	
	2750 Washington St	When was the debt incurred?	2010 2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Waukegan IL 60085	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
"	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
ls	s the claim subject to offest?			
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes Consumers COOP CRED UN		6204	÷ 0 00
4.9		Last 4 digits of account number	6204	\$ <u>0.00</u>
	Creditor's Name 2750 Washington St	When was the debt incurred?	2014-09-19	
	Number Street	when was the debt incurred:		
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Waukegan IL 60085	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
[Check if this claim relates to a	that you did not report as priority cla	aims	
"	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
ls Is	s the claim subject to offest?			
	No	Other. Specify		
\vdash	Yes DEPT OF ED/Navient		1214	\$ 1,984.00
4.10		Last 4 digits of account number		\$ 1,964.00
	Creditor's Name Po Box 9635	When was the debt incurred?	2011-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Wilkes Barre PA 18773	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
-	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	s the claim subject to offest?			
	No □.,	Other. Specify		
	Yes			

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Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	DirecTV	Last 4 digits of account number	\$ <u>400.00</u>
	Creditor's Name		
	PO Box 78626	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Phoenix AZ 85062	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐ .	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Out of the Hillips Collision Common	
	Yes	Other. SpecifyUtility Bills/Cellular Service	
4.12	Fifth Third BANK	Last 4 digits of account number NULL	\$ 694.00
7.12	Creditor's Name		•
	5050 Kingsley Dr	When was the debt incurred? 2012-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cincinnati OH 45227	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	La	Look & Holler & Committee	\$ 1,100.00
4.13		Last 4 digits of account number	3 1,100.00
	Creditor's Name 4620 Woodland Corp. Blvd.	When was the debt incurred?	
	Number Street		
	- Tallison		
		As of the date you file, the claim is: Check all that apply.	
	Tampa FL 33614	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Housing/Rental/Lease	
	Yes	- · · · 	

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4.14		Last 4 digits of account number	<u> 200.00</u>
	Creditor's Name		
	2700 Ogden Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Downers Grove IL 60515-1703	Unliquidated	
	City State Zip Code		
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Turn of NONDRIODITY unconstruct alarms	
		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	-		
	No	Other. Specify Fines	
	Yes		
4.15	John Crocco	Last 4 digits of account number	\$ <u>14,000.00</u>
	Creditor's Name		
	7782 Rippling Ridge Ct.	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Gurnee IL 60031		
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	=		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.16	Newegg, Inc.	Last 4 digits of account number	\$ 2,073.00
	Creditor's Name		
	17560 Rowland St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	City Of Industry CA 91745		
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

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Page 26 of 58 Number (if known) Document Brian Michael Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Roy Prince \$ 26,000.00 4.17 Last 4 digits of account number _ Creditor's Name 980 Evanston Terr. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60047 Lake Zurich Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes TRANSWORLD SYS INC/55 \$ 582.00 4.18 Last 4 digits of account number 2015-2015 507 Prudential Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Horsham 19044 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify Medical Debt

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Debtor 1 only Debtor 2 only

Debtor 1 and Debtor 2 only

community debt Is the claim subject to offest?

No

At least one of the debtors and another

Check if this claim relates to a

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Debtor 1 Brian Michael Document Page 27 of 58 Case Number (if known)

First Name Middle Name

Part 3:

List Others to Be Notified for a Debt That You Already Listed

5.	2, then list the collection agency here. Similarly, if you have	for a debt you more than one	cy, for a debt that you already listed in Parts 1 or 2. For u owe to someone else, list the original creditor in Parts 1 or ne creditor for any of the debts that you listed in Parts 1 or 2, list the ified for any debts in Parts 1 or 2, do not fill out or submit this page.
	Comcast Cable		On which entry in Part 1 or Part 2 list the original creditor?
	Name PO Box 7890	-	Line 1 of (Check one): Part 1: Creditors with Priority Unsecured Claims
	Number Street	-	Part 2: Creditors with Nonpriority Unsecured Claims
		- 19398 -	Last 4 digits of account number
	City State Zip 0	Code	
	Asset Recovery Solutions	_	On which entry in Part 1 or Part 2 list the original creditor?
	Name 2200 W. Devon Ave., #200		Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims
	Number Street	-	Part 2: Creditors with Nonpriority Unsecured Claims
		- 60018 -	Last 4 digits of account number <u>620</u> 4
	City State Zip C	Code	
	Comenity Bank	_	On which entry in Part 1 or Part 2 list the original creditor?
	Name PO Box 182125		Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
	Number Street	-	Part 2: Creditors with Nonpriority Unsecured Claims
	Columbus OH	- 43218	Last 4 digits of account number
	City State Zip C	-	Last 4 digits of account number
	Bill Me Later		On which cuting in Part 4 on Part 9 list the artisinal analities?
	Name	-	On which entry in Part 1 or Part 2 list the original creditor?
	PO Box 2394	_	Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
	Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
		-	
	Omaha NE	68103-239	Last 4 digits of account number
	City State Zip	Code	

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Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim. **Total claim** 0.00 **Total claims** 6a. 6a. Domestic support obligations from Part 1 0.00 6b. Taxes and Certain other debts you owe the 6b. government 0.00 6c. Claims for death or personal injury while you were 6c. intoxicated 0.00 6d. Other. Add all other priority unsecured claims. 6d. Write that amount here. 0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claim** 1,984.00 **Total claims** 6f. 6f. Student loans from Part 2 0.00 6g. Obligations arising out of a separation agreement 6g. or divorce that you did not report as priority claims 0.00 6h. Debts to pension or profit-sharing plans, and other 6h. similar debts 54,997.00 6i. Other. Add all other nonpriority unsecured claims. 6i. Write that amount here.

6j. Total. Add lines 6f through 6i.

56,981.00

FI	ll in this int	Caso 16		ilod 02/15/16	Entered 03/1 9 of 58	5/16 14:39:57	Desc Main	
					9 01 38			
D	ebtor 1	Brian First Name	Michael Middle Name	Macievic Last Name				
D	ebtor 2							
(S	pouse, if filing)	First Name	Middle Name	Last Name				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>II</u>				_	
	ase Number			(State)			Check if this is ar	า
	f known)	4000					amended filing	
<u>Off</u>	<u>icial Fo</u>	orm 106G						12/15
Be as informaddition 1. [complete mation. If m ional pages oo you hav No. Cho Yes. Fill ist separat	and accurate as nore space is needs, write your name any executory and seck this box and so in all of the informely each person	possible. If two married people ded, copy the additional page, the and case number (if known). contracts or unexpired leases? Submit this form to the court with mation below even if the contracts or company with whom you have cell phone). See the instructions	are filing together, both fill it out, number the end of the end o	n are equally responsib ntries, and attach it to the ou have nothing else to the Schedule A/B: Property	report on this form. (Official Form 106A/B) contract or lease is for (1	iny	
u	nexpired le	ases.	hom you have the contract or le			what the contract or leas		
2.1								
	Name				-			
	Number	Street			-			
	City		State Zip C	code	-			
2.2								
	Name				-			
	Number	Street			-			
	City		State Zip C	code	-			
2.3								
	Name				-			
	Number	Street			-			
	City		State Zip C	code	-			
2.4								
	Name				-			
	Number	Street			-			
	City		State Zip C	code	-			
2.5								
	Name				•			
	Number	Street			-			

State Zip Code

City

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Fill in this in	formation to ide	entify your case:	
Debtor 1	Brian	Michael	Macievic
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number			
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

,	radici	onari agoo, witto your namo ana oaco nambor (ii kilowii). Allowo		
1.	Do yo	u have any codebtors? (If you are filing a joint case, do not list either	er spouse as a codebto	r.)
	☐ No).		
	Ye	es		
2.		the last 8 years, have you lived in a community property state of a, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico,		
	No	o. Go to line 3.		
	Y6	es. Did your spouse, former spouse, or legal equivalent live with you	u at the time?	
		No		
	L	Yes. Inwhich community state or territory did you live?	Fill in the	e name and current address of that person.
		Name of your spouse, former spouse or legal equivalent		
		Number Street		
				
		City State	Zip Code	
3.		umn 1, list all of your codebtors. Do not include your spouse as a n in line 2 again as a codebtor only if that person is a guarantor o		
		lule D (Official Form 106D), Schedule E/F (Official Form 106E/F), o	-	=
		lule E/F, or Schedule G to fill out Column 2.	or comodulo c (cimolar	7 51111 1000). 300 30110uulo 2,
	Col	umn 1: Your codebtor		Column 2: The creditor to whom you owe the debt
	Con	min 1. Tour codesion		· ·
				Check all schedules that apply:
3.	1	smin Macievic		Schedule D, line1
	Na:	ne 14 Crescent Court		Schedule E/F, line
		mber Street		
		ound Lake Beach IL	60073	Schedule G, line
_	Cit	State	Zip Code	
3.2		smin Macievic		Schedule D, line
	Nai	ne 14 Crescent Ct.		Schedule E/F, line16
		mber Street		Schedule G, line
		ound Lake IL	60073	Scriedule G, line
2 1	Cit	State State	Zip Code	Полива
3.3		ne		Schedule D, line
				Schedule E/F, line
	Nu	mber Street		Schedule G, line
	Cit	State	Zip Code	

Fill in this information to identify your case:				
Debtor 1	Brian	Michael	Macievic	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	. ,	the :NORTHERN DISTRICT O	F ILLINOIS	
Case Number				

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Emple	pyment			
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than of attach a separate page information about addit employers.	with Employment status	X Employed Not employed		Employed Not employed
Include part-time, sease self-employed work.	onal, or Occupation	IT Specialist		
Occupation may Includ or homemaker, if it app		Balanced Environ 17950 W-IL 173 Old Mill Creek, IL		
		Old Will Creek, IL		,
	How long employed there?	3 years		
Part 2: Give Details Al	bout Monthly Income			
spouse unless you are If you or your non-filing	spense as of the date you file this form. If you he separated. spouse have more than one employer, combined more space, attach a separate sheet to this	oine the information for a		
			For Debtor 1	For Debtor 2 or non-filing spouse
	ages, salary and commissions (before all part monthly, calculate what the monthly wage w	•	\$2,666.95	\$0.00
3. Estimate and list mon	othly overtime pay.		\$0.00	\$0.00
4. Calculate gross incor	ne. Add line 2 + line 3.		\$2,666.95	\$0.00

Official Form 106I Record # 703443 Schedule I: Your Income Page 1 of 2

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Document Macievic Brian Michael Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

				For Debtor 1		or Debtor 2 or on-filing spouse	
	Сору	y line 4 here	4.	\$2,666.95		\$0.00	
5. L	ist all	payroll deductions:					
	5a. T	ax, Medicare, and Social Security deductions	5a. _	\$622.61		\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b. _	\$0.00		\$0.00	
	5c. V	oluntary contributions for retirement plans	5c	\$0.00		\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. lı	nsurance	5e. _	\$59.97	_	\$0.00	
		Omestic support obligations	5f. _	\$0.00	_	\$0.00	
	_	Inion dues	5g. _	\$0.00	_	\$0.00	
		Other deductions. Specify:	5h. _	\$13.78		\$0.00	
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _	\$696.37	_	\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,970.58		\$0.00	
8. Li	st all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash		·		<u> </u>	
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,970.58	+ [\$0.00	\$1,970.58
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		, ,, ,, ,, ,, ,,	_	¥3333	V 1,01010
11.	Inclu other	e all other regular contributions to the expenses that you list in <i>Schedul</i> de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are relify:	our depender				1. \$0.00
	·					1	11. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Co		•		es	12. \$1,970.58
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?				

Fill in this in	formation to identify you	ur case:				
Debtor 1	Brian	Michael	Macievic	Check if this	is:	
	First Name	Middle Name	Last Name		nded filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	ement showing pos as of the following o	t-petition chapter 13
United States	Bankruptcy Court for the :	NORTHERN DISTRICT C	F ILLINOIS			
Case Number (If known)	г		_	MM / DI	D/YYYY	
Official E	orm 106 l				_	2 because Debtor 2
	<u>orm 106J</u>			— maintair	ns a separate house	ehold.
	e J: Your Exp					12/14
-				are equally responsible for sup ges, write your name and case		
Part 1:	Describe Your Household					
1. Is this a joi	int case?					
	Go to line 2.					
Yes. I	Does Debtor 2 live in a se	eparate household?				
		file a separate Schedu	e J.			
2. Do you h	nave dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		this information for dent	Desici 1 of Desici 2	uge	X No
	tate the dependents'	each depen	uen			Yes
names.	tate the dependents					x No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
-	expenses include s of people other than	X No				
yourself	and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	nthly Expenses				
_				n as a supplement in a Chapter check the box at the top of the	=	
the applicable	· ·	ptoy is incu. ii tiiis is u	supplemental ocheane o	check the box at the top of the	Tomi und mi m	
-		=	nce if you know the value Income (Official Form 106)		Your expenses
			•			·
	for the ground or lot.	xpenses for your resid	ence. Include first mortgage	e payments and	4.	\$300.00
	cluded in line 4:					
4a. Re	eal estate taxes				4 a.	\$0.00
4b. Pro	operty, homeowner's, or r	enter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$0.00
4d. Ho	meowner's association or	r condominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Brian Debtor 1

Michael First Name Middle Name Document

Last Name

Page 34 of 58 Case Number (if known) _

			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$0.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$50.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$300.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$70.00
10.	Personal care products and services	10.		\$25.00
11.	Medical and dental expenses	11.		\$15.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$185.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$100.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$97.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$448.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 703443 Case 16-08867 Doc 1 Filed 03/15/16 Entered 03/15/16 14:39:57 Desc Main Document Page 35 of 58

Michael Brian Debtor 1 Case Number (if known) First Name Middle Name Last Name \$150.00 Pet Care (\$50.00), Student Loans (\$100.00), 21. 21. Other. Specify: \$1,740.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$1,970.58 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,740.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$230.58 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes. Explain Here: Debtor is in the process of a divorce and will soon be paying his own health insurance premium, and will be moving out of his mother's home and paying rental and other living expenses.

Official Form 106J Record # 703443 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	ify your case:	
Debtor 1	Brian	Michael	Macievic
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number (If known)			_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
correct.	the summary and schedules filed with this declaration and that they are true and
Ac to Date Make district	40
/s/ Brian Michael Macievic Signature of Debtor 1	Signature of Debtor 2
•	

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Fill in this in	formation to iden		
Debtor 1	Brian First Name	Michael Middle Name	Macievic Last Name
Debtor 2	riist Name	Middle Name	Last Name
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	
Case Number (If known)	r		(State)

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	Part 1	Give Details About Your Marital Status and Wh	ere You Lived Refere		
		at is your current marital status?	ere Tou Liveu Belore		
		Married			
	=	Not married			
		potmanica			
02	Dur	ring the last 3 years, have you lived anywhere oth	er than where you live no	w?	
		No.			
		Yes. List all of the places you lived in the last 3 yea	rs. Do not include where	ou live now.	
		Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
				Same as Debtor 1	Same as Debtor 1
		1271 Canopy Dr	FROM 02/2013		
		Round Lake IL 60073-5818	To 02/2013		
				Same as Debtor 1	Same as Debtor 1
		1114 Crescent Ct	FROM 10/2013		
		Round Lake Beach IL 60073-2343	To 12/2014		
03	pro	hin the last 8 years, did you ever live with a spou perty states and territories include Arizona, Calif I Wisconsin.)			
	_	No.			
		Yes. Make sure you fill out Schedule H: Your Code	btors (Official Form 106H)		
ŀ	art 2	Explain the Sources of Your Income			

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Debtor	1 Brian	Michael	Macievic	Cas	e Number (if known)	
	First Name	Middle Name	Last Name			
F	ill in the total amount	of income you received for	rom all jobs and all business	s during this year or the two es, including part-time activitie list it only once under Debtor	es.	
	No.					
	Yes. Fill in the deta	ils				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
	From January 1 of	current year until	Wages, commissions,	\$6,155	Wages, commissions,	
	the date you filed	for bankruptcy:	bonuses, tips		bonuses, tips	
			Operating a business		Operating a business	
	For last calendar y	year:	Wages, commissions,	\$30,000	Wages, commissions,	
	(January 1 to Dece	ember 31, 2015)	bonuses, tips		bonuses, tips	
			Operating a business		Operating a business	
	For the calendar y	ear before that:	Wages, commissions,	\$25,934	Wages, commissions,	
	(January 1 to Dece	ember 31, 2014)	bonuses, tips		bonuses, tips	
			Operating a business		Operating a business	
	ist each source and the No. Yes. Fill in the deta	_	ch source separately. Do not	include income that you listed	d in line 4.	
_	_		Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Par	List Certain Pa	ayments You Made Before	You Filed for Bankruptcy			

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06	Are either Deb	tor 1's or Debtor 2's debts primarily co	nsumer debts?			
	 "incurr	er Debtor 1 nor Debtor 2 has primarily of red by an individual primarily for a persor the 90 days before you filed for bankrup	nal, family, or housel	hold purpose."		s
	□ No	o. Go to line 7.				
	to:	es. List below each creditor to whom you tal amount you paid that creditor. Do not hild support and alimony. Also, do not inc o adjustment on 4/01/16 and every 3 yea	include payments fo clude payments to ar	or domestic support obligan attorney for this bankrup	tions, such as	
	_	or 1 or Debtor 2 or both have primarily		ny creditor a total of \$600	or more?	
	_	o. Go to line 7.	aptoy, ala you pay al	ny dicanor a total or 4000	or more:	
	cr	es. List below each creditor to whom you editor. Do not include payments for dom imony. Also, do not include payments to	estic support obligat	ions, such as child suppor	•	
			Dates of payments	Total amount paid	Amount you still o	we Was this payment for
		GM Financial	Monthly	\$448	\$27,413	
07	Insiders include corporations of agent, including such as child su	efore you filed for bankruptcy, did you me your relatives; any general partners; rel which you are an officer, director, perso gone for a business you operate as a so upport and alimony. I payments to an insider.	latives of any genera n in control, or owne	al partners; partnerships of er of 20% or more of their v	f which you are a genera oting securities; and an	y managing
			Dates of payment		Amount you still owe	Reason for this payment
08	an insider? Include paymer No.	efore you filed for bankruptcy, did you m nts on debts guaranteed or cosigned by a payments to an insider.		or transfer any property on	account of a debt that b	penefited
			Dates of payment		Amount you still owe	Reason for this payment Include creditor's name
P	art 4: Identif	y Legal actions, Repossessions, and Fore	eclosures			

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Debto	or 1	Brian	Michael	Macievic	Case Number	(if known)	
		First Name	Middle Name	Last Name			
09	List		uding personal injury case	e you a party in any lawsuit, court actions, small claims actions, divorces, col			,
		No.					
		Yes. Fill in the details					
				Nature of the case	Court or agency		Status of the case
10			filed for bankruptcy, was fill in the details below.	any of your property repossessed, for	eclosed, garnished, attach	ed, seized, or levied?	
	=	No. Go to line 11					
		Yes. Fill in the informa	ation below.				
11			ou filed for bankruptcy, on ment because you owed	did any creditor, including a bank or a debt?	financial institution, set o	ff any amounts from	your accounts
		No. Go to line 11					
		Yes. Fill in the information	ation below.				
12	cou	rt-appointed receiver	filed for bankruptcy, wa , a custodian, or anothe	s any of your property in the posse r official?	ssion of an assignee for tl	ne benefit of creditors	s, a
	=	No. Yes.					
P	art 5	List Certain Gifts	and Contributions				
13	Wit	hin 2 years before yo	u filed for bankruptcy, o	lid you give any gifts with a total val	ue of more than \$600 per	person?	
		No.					
	$\overline{\Box}$	Yes. Fill in the details	for each gift.				
14	_			lid you give any gifts or contributior	s with a total value of mo	re than \$600 to any cl	narity?
		No.					
	_	Yes. Fill in the details	for each gift				
	ш		Tor odor g.m.				
P	art 6	List Certain Loss	es				
15		hin 1 year before you	filed for bankruptcy or	since you filed for bankruptcy, did y	ou lose anything because	of theft, fire, other d	saster, or
	_	_					
	=	No. Yes. Fill in the details	for each gift				
		res. I ill ill the details	ior each girt.				
		Describe the property the loss occurred	y you lost and how	Describe any insurance covera	•	Date of your loss	Value of property lost
		Flood Damage		Debtor's house suffered flood da	•		
		Tiood Damage				2015	\$5,000
P	art 7	List Certain Payr	nents or Transfers				
16	Wit	hin 1 vear before vou	filed for bankruptcy, di	d you or anyone else acting on your	behalf pay or transfer any	property to anyone	vou consulted
	abo	out seeking bankrupto	cy or preparing a bankru				,
		No.					
		Yes. Fill in the details					

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Case Number (if known)

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Last Name

Party Contact Info Amount of payment Description and value of any property transferred Date payment or transfer Geraci Law L.L.C. Payment/Value: \$2,595.00: \$1,215.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 after case filing. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Brian

First Name

Debtor 1

Michael

Middle Name

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Debtor 1	Brian	Michael	Macievic	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 H	ave you stored property	in a storage unit o	r place other than your home within 1	year before you filed for bankruptcy?		
	No.					
_	Yes. Fill in the details.					
L	Tes. Till lift the details.		Who else has or had access to it?	Describe the contents	Do you still	
			WITO else has of had access to it:	bescribe the contents	have it?	
	Identify Property Y	ou Hold or Control	or Someone Else			
Pari	tuoning respecty r					_
	o you hold or control any or someone.	property that sor	neone else owns? Include any proper	ty you borrowed from, are storing for, or h	old in trust	
	No.					
Г	Yes. Fill in the details.					
	_		Where is the property?	Describe the property	Value	
Part						_
For th	e purpose of Part 10, the	following definition	ons apply:			
ha	zardous or toxic substar	ces, wastes, or m	or local statute or regulation concerni aterial into the air, land, soil, surface t the cleanup of these substances, was	· · · · · ·		
	te means any location, fa or used to own, operate,			aw, whether you now own, operate, or utili	ize	
			onmental law defines as a hazardous ntaminant, or similar term.	waste, hazardous substance, toxic		
Repor	rt all notices, releases, ar	d proceedings tha	at you know about, regardless of whe	n they occurred.		
24 H	as any governmental uni	t notified you that	you may be liable or potentially liable	under or in violation of an environmental	law?	
	No.					
	Yes. Fill in the details.					
_			Governmental unit	Environmental law, if you know it	Date of notice	
25 H	ave you notified any gov	ernmental unit of	any release of hazardous material?			
	No.					
	Yes. Fill in the details.					
_	_		Governmental unit	Environmental law, if you know it	Date of notice	
26 H	ave you been a party in a	ny judicial or adm	inistrative proceeding under any envi	ronmental law? Include settlements and c	orders.	
	No.					
	Yes. Fill in the details.					
			Court or agency	Nature of the case	Status of the case	
Part	Give Details About	Your Business or C	onnections to Any Business			
27 W	/ithin 4 years before you	filed for bankrupto	cv. did you own a business or have an	y of the following connections to any bus	iness?	_
		-	a trade, profession, or other activity,			
			ny (LLC) or limited liability partnershi	·		
	=		ny (LLC) or infinted hability partiters in	p (LLP)		
	∐A partner in a partn	-				
	<u> </u>		cutive of a corporation			
	∐An owner of at leas	t 5% of the voting	or equity securities of a corporation			
	No. None of the above	annlies Go to Par	1 12			
- E			the details below for each business.			
L	_ res. Oneon all that appl	y above and illi ill i	THE GETAINS DETOW TO EACH DUSTRESS.			

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Debtor 1	Brian	Michael	Macievic	Case Number (if known)
	First Name	Middle Name	Last Name	
	hin 2 years before y	• •	you give a financial statemen	nt to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detail	ls.		
		Date iss	ued	
Part 12	Sign Below			
	.s.C. §§ 152, 1341, 1	519, and 3571.	_ ×	onment for up to 20 years, or both.
	Signature of Debtor	1	Signature o	of Debtor 2
	Date 03/09/2016		Date	
	MM / DD /	YYYY	MM	/ DD / YYYY
Did y	No Yes You pay or agree to p	pay someone who is not an	f Financial Affairs for Individ attorney to help you fill out ba	
, II	res. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Entered 03/15/16 14:39:57 Desc Main Fill in this information to identify your case: Michael Brian Macievic Debtor 1 Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Surrender the property No Creditor's name: Central LOAN Admin & R Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of 1114 Crescent Court Round Lake Beach IL Reaffirmation Agreement. 60073 - Primary Residence property securing debt: Retain the property and [explain]: ☐ Surrender the property Creditor's □ No name: **GM Financial** Retain the property and redeem it Yes Retain the property and enter into a 2016 Chevrolet Sonic with over 1,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's Surrender the property No name: Village of Round Lake Beach Retain the property and redeem it □ Yes Retain the property and enter into a 1114 Crescent Court Round Lake Beach IL Description of 60073 - Primary Residence Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

Debtor 1

Brian

Case 16-08867

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Desc Main

First Name

Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schede	le G: Executory Contracts and Unexpired Leases (Official Form 106G),
fill in the information below. Do not list real estate leases. Unexpire	leases are leases that are still in effect; the lease period has not yet
ended. You may assume an unexpired personal property lease if the	trustee does not assume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
	Yes
Description of leased	
property:	
Lessor's name:	□ No
	Yes
Description of leased	163
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Lessor's name:	□No
	□Yes
Description of leased	
property:	
I accorde recursi	Пы
Lessor's name:	
Description of logged	□Yes
Description of leased property:	
property.	
Lessor's name:	□No
E63301 3 Hume.	
Description of leased	□Yes
property:	
· · · ·	
Lessor's name:	□ No
Description of leased	☐ Yes
property:	
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention	about any property of my estate that secures a debt and any
personal property that is subject to an unexpired lease.	
🗶 /s/ Brian Michael Macievic	
Signature of Debtor 1	Signature of Debtor 2
- Dated: 03/00/2016	
Date Dated: 03/09/2016 MM / DD / YYYY	Date MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Brian M	ichael Macievic / Debtor	Case 1	No:	
		Chapt	er:	Chapter 7
	DISCLOSURE OF C	COMPENSATION OF ATTORNEY FOR	DE	BTOR
compens	suant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 sation paid to me within one year before the filing or to be rendered on behalf of the debtor(s) in cor	of the petition in bankruptcy, or agreed to be	pa	id to me, for services
Fo	r legal services, I have agreed to accept	\$2,595.00		
Pri	or to the filing of this statement I have received	\$1,215.00		
Ba	lance Due	\$1,380.00		
2. The	e source of the compensation paid to me was:			
	Debtor(s) Other: (specify			
3. The	e source of compensation to be paid to me is:			
	Debtor(s) Other: (specify			
4. of m <u>v la</u>	I have not agreed to share the above-disclosed co w firm.	ompensation with any other person unless the	ey a	are members and associates
	I have agreed to share the above-disclosed comp	ensation with a other person or persons who	are	not members or associates
	eturn for the above-disclosed fee, I have agreed to e, including:	render legal service for all aspects of the bar	nkrı	uptcy
a. bankrupt	Analysis of the debtor's financial situation, and racy;	rendering advice to the debtor in determining	g wł	nether to file a petition in
b.	Preparation and filing of any petition, schedules,	statements of affairs and plan which may be	rec	quired;
c.	Representation of the debtor at the meeting of cre	editors and confirmation hearing, and any ad	jou	rned hearings thereof;
6. By	agreement with the debtor(s), the above-disclosed	fee does not include the following service:		
-	does NOT include missed meeting or cour	_	rsar	y complaints or conversions to another
	judicial lien avoidances, dischargeability actions, o			
		CERTIFICATION		
	I certify that the foregoing is a comple payment to	ete statement of any agreement or arrangeme	ent i	for
	me for representation of the debtor(s) in t			
	Date: 03/15/2016 Date	/s/ Marc Adam Affolter Signature of Attorney		
		Signature of Interney		
		Geraci Law L.L.C. Name of law firm		

Page 1 of 1 703443 Record #

Case 16-08867 Doc 1 Final National Headquarters: 55 E. Monroe Documer

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Date: 2/18/2016

Consultation Attorney: MA

Record #: 703-443

Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions: This amount does NOT INCLUDE court filing fees (f \$335) or costs Attorney fees for the Chapter 7 bankruptcy are \$_ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case. Lees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13. I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court. If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway. Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters. cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures. (Joint Debtor) Brian Macievic(Debtor) Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Michael Macievic / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/09/2016 /s/ Brian Michael Macievic

Brian Michael Macievic

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Brian Michael Macievic / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/09/2016	/s/ Brian Michael Macievic	
	Brian Michael Macievic	_
Dated: 03/15/2016	/s/ Marc Adam Affolter	
Dated: 00/10/2010	Attorney: Marc Adam Affolter	_

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Debt	or 1	Brian First Name	Michael Middle Name	Macievic Last Name	Case Number (if know	wn)
Pa	art 6:	Answer These Questions				
16.		at kind of debts do have?	as "incurred by PNo. Go to Yes. Go to Money for a but Yes. Go to Yes. Go to Yes. Go to	by an individual primarily for a poline 16b. to line 17. bts primarily business delusiness or investment or through line 17. o line 16c. to line 17.	ebts? Consumer debts are defined personal, family, or household purp bts? Business debts are debts that agh the operation of the business or consumer debts or business debts.	t you incurred to obtain r investment.
17.	Do y any o exclu admi are p avail	you filing under pter 7? You estimate that after exempt property is uded and inistrative expenses paid that funds will be lable for distribution assecured creditors?	Yes. I am filing	filing under Chapter 7. Go to g under Chapter 7. Do you es rative expenses are paid that t	line 18. stimate that after any exempt propei funds will be available to distribute t	rty is excluded and to unsecured creditors?
18.		many creditors do estimate that you ?	■ 1-49 □ 50-99 □ 100-199 □ 200-999		0-5,000 1-10,000 01-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	estim	much do you nate your assets to orth?	☐ \$0-\$50,000 ☐ \$50,001-\$100,0 ☐ \$100,001-\$500, ☐ \$500,001-\$1 mi	0000	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
		much do you nate your liabilities ?	□ \$0-\$50,000 □ \$50,001-\$100,0 ■ \$100,001-\$500, □ \$500,001-\$1 mi	000	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Part	7:	Sign Below				
or y	ou		If I have chosen to file of title 11, United Stat under Chapter 7. If no attorney represent this document, I have I request relief in account I understand making a with a bankruptcy cass 18 U.S.C. §§ 152, 134 Signature of Det	e under Chapter 7, I am aware tes Code. I understand the relients me and I did not pay or age obtained and read the notice ordance with the chapter of title a false statement, concealing se can result in fines up to \$25 41, 1519, and 3571.	e that I may proceed, if eligible, undief available under each chapter, argree to pay someone who is not an required by 11 U.S.C. § 342(b). e 11, United States Code, specified property, or obtaining money or pro 0,000, or imprisonment for up to 20	er Chapter 7, 11,12, or 13 and I choose to proceed attorney to help me fill out in this petition. sperty by fraud in connection byears, or both. Debtor 2
			Executed on _ :(<u>0 </u>	Executed on	MM / DD / YYYY

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Fill in this in	formation to ide	entify your case:		
Debtor 1	Brian First Name	Michael Middle Name	Macievic	
Debtor 2			East, Marilo	
(Spouse, if filing)	First Name	Middle Name	Last Name	·
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS	
Case Number			(State)	
(If known)				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
No No								
Yes.	Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
Under pen correct.	alty of perjury, I declare that I have read the summary and	edules filed with this declaration and that they are true and						
X // Signatu	re of Debtor 1	ature of Debtor 2						
	<u>03 / 69 /201</u> 6 M / DD / YYYY	MM / DD / YYYY						

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Debtor 1	Brian	Michael	Macievic	Case Number (if known)						
	First Name	Middle Name	Last Name	Case regulates (it known)						
²⁸ With Insti	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.									
I	No.									
□ <i>`</i>	Yes. Fill in the details.									
	_	Date is:	sued							
Part 12:	Sign Below									
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Date										
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?										
No				•						
Ye	s									
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?										
No										
Yes	s. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						

Case 16-08867 Doc 1 Filed 03/15/16 Entered 03/15/16 14:39:57 Desc Main Document Page 54 of 58 Brian Debtor 1 Michael Case Number (if known) First Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: □No ☐Yes Description of leased property: Lessor's name: □No □Yes Description of leased property: Lessor's name: □No ☐ Yes Description of leased property: Lessor's name: П No ☐ Yes Description of leased property:

Part 3:

Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X Mull Mull Signature of Debtor 1

Signature of Debtor 2

Date Dated: 07/09/20

Date _____

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DISCLAIMERCUPERTORS have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad liter or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: <u>03/09</u> /2016	Brun	Brun Muhuel	Muneur	Muney '	X Date & Sign
		Brian Michael I	Macievic		10 25 3 7 (1906)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Michael Macievic / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DEGLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03 / 09 /2016

Brian Michael Macievic

X Date & Sign

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Debtor 1	Brian	Michael	Ma	cievic		Case Numb	er (if known)			
www	First Name	Middle Name	Last	Name		3400 (14)(16)				
**************************************					500	Column A Debtor 1		Det	umn B otor 2 or -filing spouse	
8. Une	mployment compen	sation					\$0.00	***************************************	£0.00	0.03
Don	ot enter the amount	if you contend that the amount Act. Instead, list it here:	received was	s a benefit	•		\$0.00		\$0.00	
For	you									
For	your spouse									
9. Pen ben	sion or retirement in efit under the Social (ncome. Do not include any amo Security Act.	ount received	that was a		9	00.00		\$0.00	
Do r as a	tot include any benef victim of a war crime	ources not listed above. Spec its received under the Social S e, a crime against humanity, or st other sources on a separate	ecurity Act or international	r payments received or domestic			,=-			
10a.					_	\$	0.00	\$	0.00	
10b.					9	0	.00		\$0.00	
10c.	Total amounts from s	separate pages, if any.			_	\$	0.00		\$0.00	
11. Calc colur	ulate your total curr	ent monthly income. Add line al for Column A to the total for	s 2 through 1 Column B	0 for each		\$2,73	0.00 +		\$0.00 =	\$2,730.00
			Column D.		8	-		\$	·····	
Part 2:	Determine Whe	ther the Means Test Applies to	You							
		onthly income for the year. F					÷		ş	····
12a.		rent monthly income from line	11		C	opy line 1	1 here		12a.	\$2,730.00
		number of months in a year).							·	x 12
12b.		nnual income for this part of the							12b.	\$32,760.00
3. Calcı	late the median fan	nily income that applies to you	u. Follow the	se steps:						
Fill in	the state in which yo	ou live.		IL						
Fill in	the number of peopl	e in your household.		1						
To fin	d a list of applicable	come for your state and size of median income amounts, go o his list may also be available a	nline usina th	e link specified in the	separate	•••••••			13.	\$49,682.00
4. How (do the lines compare	e?		•						
14a. [x ine 12b is less the	an or equal to line 13. On the t	op of page 1,	check box 1, There	is no presumpti	on of abus	se.			
14b.	ine 12b is more the	nan line 13. On the top of page Il out Form 122A-2.	1, check box	x 2, The presumption	of abuse is de	ermined b	y Form 12	2A-2.		
Part 3:	Sign Below									пини
	By signing here, I de	clare under penalty of perjury t	that the inforr	nation on this stateme	ent and in any a	ttachment	s is true ar	nd corre	ect	
	Mun	Ma			,,,,,,,,,,,,,,,,			iu 00/10		***************************************
	Bri	ian Michael Macievic								***************************************
	Date:: <u>03</u> /	Oq _{/2016}								
1		4a, do NOT fill out or file Form	122A-2							***************************************
		4b, fill out Form 122A-2 and file		nm						deconverge is
	. , sa dhookda iire i	, out i oin 122A-2 and ille	≂ ntwiter t⊓iS TO	Jini.						

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Form B 201A, Notice to Consumer Debtor(s)

In re Brian Michael Macievic / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>03 | 0 9 |</u>2016

Brian Michael Macievic

X Date & Sign

Dated: 3 / 9 /2016

Attorney: Marc Adam Affolter